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NORTHERN DISTRICT OF CALIFORNIA

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UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF CALIFORNIA

CHARLES MCKAIN,

Plaintiff,

vs.

CREDIT CONTROL, LLC,

Defendant.

) Case No.

) 09 05476

PVT

) COMPLAINT FOR VIOLATION

) OF FEDERAL FAIR DEBT

) COLLECTION PRACTICES ACT,

) ROSENTHAL FAIR DEBT

) COLLECTION PRACTICES ACT,

) AND INVASION OF PRIVACY

I. INTRODUCTION

1. This is an action for damages brought by an individual consumer for Defendant's violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, *et seq.* (hereinafter "FDCPA"), and the Rosenthal Fair Debt Collection Practices Act, Cal Civ Code § 1788, *et seq.* (hereinafter "RFDCPA"), both of which prohibit debt collectors from engaging in abusive, deceptive, and unfair practices. Ancillary to the claims above, Plaintiff further alleges claims for

1 invasion of privacy arising from intrusion upon seclusion and public disclosure of  
2 private facts.  
3

## 4 **II. JURISDICTION**

5 2. Jurisdiction of this Court arises under 15 U.S.C. § 1692k(d).  
6

## 7 **III. PARTIES**

8 3. Plaintiff, Charles McKain ("Plaintiff"), is a natural person residing in  
9 Santa Clara county in the state of California, and is a "consumer" as defined by  
10 the FDCPA, 15 U.S.C. § 1692a(3) and is a "debtor" as defined by Cal Civ Code  
11 1788.2(h).  
12

13 4. At all relevant times herein, Defendant, CREDIT CONTROL, LLC  
14 ("Defendant") was a company engaged, by use of the mails and telephone, in the  
15 business of collecting a debt from Plaintiff which qualifies as a "debt," as defined  
16 by 15 U.S.C. §1692a(5), and a "consumer debt," as defined by Cal Civ Code §  
17 1788.2(f). Defendant regularly attempts to collect debts alleged to be due  
18 another, and therefore is a "debt collector" as defined by the FDCPA, 15 U.S.C. §  
19 1692a(6), and RFDCPA, Cal Civ Code § 1788.2(c).  
20  
21  
22  
23

## 24 **IV. FACTUAL ALLEGATIONS**

25 5. At various and multiple times prior to the filing of the instant  
26 complaint, including within the one year preceding the filing of this complaint,  
27 Defendant contacted Plaintiff in an attempt to collect an alleged outstanding debt.  
28

1 Defendant's conduct violated the FDCPA and the RFDCPA in multiple ways,  
2 including but not limited to:  
3

- 4 a) Causing a telephone to ring repeatedly or continuously  
5 to annoy Plaintiff (Cal Civ Code § 1788.11(d)),  
6 including, but not limited to, calling Plaintiff more than  
7 twice a day;
- 8 b) Causing Plaintiffs telephone to ring repeatedly or  
9 continuously with intent to harass, annoy or abuse  
10 Plaintiff (§ 1692d(5)), including, but not limited to,  
11 calling Plaintiff more than twice a day;
- 12 c) Communicating, by telephone or in person, with  
13 Plaintiff with such frequency as to be unreasonable and  
14 to constitute an harassment to Plaintiff under the  
15 circumstances (Cal Civ Code § 1788.11(e)), including,  
16 but not limited to, calling Plaintiff more than twice a  
17 day; and
- 18 d) Communicating with Plaintiff at times or places which  
19 were known or should have been known to be  
20 inconvenient for Plaintiff, (§ 1692c(a)(1)).

21 6. Defendant's aforementioned violations of the FDCPA and RFDCPA  
22 also constitute an intentional intrusion into Plaintiff's private places and into  
23 private matters of Plaintiff's life, conducted in a manner highly offensive to a  
24 reasonable person. Plaintiff had a subjective expectation of privacy that was  
25 objectively reasonable under the circumstances.  
26  
27  
28

1           7. Defendant's aforementioned disclosure of facts regarding Plaintiff's  
2 debt to third parties constitutes a public disclosure of a private fact not of  
3 legitimate public concern. Defendant's disclosures were highly offensive to a  
4 reasonable person.  
5

6           8. As a result of the above violations of the FDCPA, RFDCPA and  
7 invasion of privacy, Plaintiff suffered and continues to suffer injury to Plaintiff's  
8 feelings, personal humiliation, embarrassment, mental anguish and emotional  
9 distress, and Defendant is liable to Plaintiff for Plaintiff's actual damages,  
10 statutory damages, and costs and attorney's fees.  
11

12  
13  
14                   **COUNT I: VIOLATION OF FAIR DEBT**  
15                   **COLLECTION PRACTICES ACT**

16           9. Plaintiff reincorporates by reference all of the preceding paragraphs.  
17

18                   **PRAYER FOR RELIEF**

19           WHEREFORE, Plaintiff respectfully prays that judgment be entered  
20 against the Defendant for the following:  
21

- 22           A. Declaratory judgment that Defendant's conduct  
23 violated the FDCPA;  
24           B. Actual damages;  
25           C. Statutory damages;  
26           D. Costs and reasonable attorney's fees; and,  
27           E. For such other and further relief as may be just and proper.  
28

**COUNT II: VIOLATION OF ROSENTHAL  
FAIR DEBT COLLECTION PRACTICES ACT**

10. Plaintiff reincorporates by reference all of the preceding paragraphs.

11. To the extent that Defendant's actions, counted above, violated the RFDCPA, those actions were done knowingly and willfully

**PRAYER FOR RELIEF**

WHEREFORE, Plaintiff respectfully prays that judgment be entered against the Defendant for the following:

- A. Declaratory judgment that Defendant's conduct violated the RFDCPA;
- B. Actual damages;
- C. Statutory damages for willful and negligent violations;
- D. Costs and reasonable attorney's fees,
- E. For such other and further relief as may be just and proper.

**COUNT III: COMMON LAW INVASION OF PRIVACY BY INTRUSION  
AND INVASION OF PRIVACY BY PUBLICATION OF PRIVATE FACTS**

12. Plaintiff reincorporates by reference all of the preceding paragraphs.

**PRAYER FOR RELIEF**

WHEREFORE, Plaintiff respectfully prays that judgment be entered against the Defendant for the following:

- A. Actual damages
- B. Punitive Damages; and,
- C. For such other and further relief as may be just and proper.

**PLAINTIFF HEREBY REQUESTS A TRIAL BY JURY**

Respectfully submitted this 13th day of November, 2009.

By: 

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